

# ILLINOIS DEPARTMENT OF INSURANCE

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

01/01/2015

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability Private Passenger Commercial	5,059,336	6.5%
2. Automobile Physical Damage Private Passenger Commercial	4,594,816	2.1%
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Modified Comprehensive Minimum Deductibles, FR Minimum Limits, Class Factors, Mileage Bands, UW Tiers, and Prior Insurance Surcharge.

Introduced Advanced Purchase Discount, and Salvage Title Surcharge.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new rates.

Automobile Club Inter-Insurance Exchange

Name of Company

Jeff Farr - Actuarial

Official - Title

SUMMARY SHEETChange in Company's premium or rate level produced by rate revision effective: August 18, 2014

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger	5,414,569	0.0%
Commercial		
2. Automobile Physical Damage		
Private Passenger	3,148,298	0.0%
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Worker's Compensation		
16. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: All territories

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

With this filing we are increasing the discount for First Responders.We are also making a few minor rules revisions.COUNTRY Casualty Insurance Company

Name of Company



Richard A. Smith

Chief Property/Casualty Actuary

Official and Title

SUMMARY SHEETChange in Company's premium or rate level produced by rate revision effective: August 18, 2014

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability Private Passenger Commercial	<u>88,747,313</u>	<u>0.0%</u>
2. Automobile Physical Damage Private Passenger Commercial	<u>83,749,488</u>	<u>0.0%</u>
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Worker's Compensation		
16. Other		
<u>Line of Insurance</u>		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: All territories

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

With this filing we are increasing the discount for First Responders.We are also making a few minor rules revisions.COUNTRY Mutual Insurance Company

Name of Company



Richard A. Smith

Chief Property/Casualty Actuary

Official and Title

SUMMARY SHEETChange in Company's premium or rate level produced by rate revision effective: August 18, 2014

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger	143,715,794	0.0%
Commercial		
2. Automobile Physical Damage		
Private Passenger	113,950,049	0.0%
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Worker's Compensation		
16. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: All territories

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

With this filing we are increasing the discount for First Responders.We are also making a few minor rules revisions.COUNTRY Preferred Insurance CompanyName of CompanyRichard A. SmithRichard A. SmithChief Property/Casualty ActuaryOfficial and Title

## Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision  
effective July 17, 2014.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private		
	Passenger	\$2,923,453	-0.3%
	Commercial		
2.	Automobile Physical Damag		
	Private Passenger	\$2,774,839	+18.7%
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify: This rate change applies to all policy holders.

Brief description of filing. (If filing follows rates of an advisory  
Organization, specify  
organization): Delphi is implementing a new rating algorithm and

increasing the vehicle adjustment factor for some luxury vehicles.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

Delphi Casualty Company

Name of Company

Betty L. Werber, CPCU -- Product Manager

Official -- Title

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective January 1, 2015

(1)	(2)	(3)
<u>Coverage</u>	<u>Annual Premium Volume (Illinois)*</u>	<u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger	821,024	0.0
Commercial	771,704	0.0
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:  
No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

A revision to our private passenger automobile program. We are reducing our increased limit factors for BI and PD coverages and offsetting those changes with increases to our base rates for the same coverages.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will result from application of new rates.

Electric Insurance Company

Name of Company

Gerard P. McCarthy

Official - Title

Change in Company's premium or rate level produced by rate revision effective 07/31/14

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger	<u>\$9,837,918</u>	<u>3.8%</u>
Commercial	<u></u>	<u></u>
2. Automobile Physical Damage		
Private Passenger	<u>\$5,345,152</u>	<u>8.1%</u>
Commercial	<u></u>	<u></u>
3. Liability Other Than Auto	<u></u>	<u></u>
4. Burglary and Theft	<u></u>	<u></u>
5. Glass	<u></u>	<u></u>
6. Fidelity	<u></u>	<u></u>
7. Surety	<u></u>	<u></u>
8. Boiler and Machinery	<u></u>	<u></u>
9. Fire	<u></u>	<u></u>
10. Extended Coverage	<u></u>	<u></u>
11. Inland Marine	<u></u>	<u></u>
12. Homeowners	<u></u>	<u></u>
13. Commercial Multi-Peril	<u></u>	<u></u>
14. Crop Hail	<u></u>	<u></u>
15. Other	<u></u>	<u></u>
Line of Insurance	<u></u>	<u></u>

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

With this filing, Encompass Home and Auto Insurance Company is proposing a 5.4% overall rate level change to its Private Passenger Automobile program. The Auto Base Rates, Future Effective Date Discount Factors, Rate Adjustment Factors, and Special Value Coverage Option Factors have been revised to achieve the proposed change. In addition, Comprehensive and Collision Model Year Factors have been added through 2015.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's rate level which will result from application of new rates.

Encompass Home and Auto Insurance Company

Name of Company

Claire Hunter - State Filer

Official - Title

SUMMARY SHEETChange in Company's premium or rate level produced by rate revision effective 08/30/14

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger	\$828,014	3.5%
Commercial		
2. Automobile Physical Damage		
Private Passenger	\$646,586	7.7%
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:  
No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):  
With this filing, Encompass Insurance Company of America is proposing a 5.4% overall rate level change to its Private Passenger Automobile program. The Auto Base Rates have been revised to achieve the proposed change. In addition, Comprehensive and Collision Model Year Factors have been added through 2015.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's rate level which will result from application of new rates.

Encompass Insurance Company of America  
Name of Company

Claire Hunter - State Filer  
Official - Title



SUMMARY SHEETChange in Company's premium or rate level produced by rate revision effective 08/30/14

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger	<u>\$768,251</u>	<u>3.8%</u>
Commercial	<u></u>	<u></u>
2. Automobile Physical Damage		
Private Passenger	<u>\$605,497</u>	<u>7.3%</u>
Commercial	<u></u>	<u></u>
3. Liability Other Than Auto	<u></u>	<u></u>
4. Burglary and Theft	<u></u>	<u></u>
5. Glass	<u></u>	<u></u>
6. Fidelity	<u></u>	<u></u>
7. Surety	<u></u>	<u></u>
8. Boiler and Machinery	<u></u>	<u></u>
9. Fire	<u></u>	<u></u>
10. Extended Coverage	<u></u>	<u></u>
11. Inland Marine	<u></u>	<u></u>
12. Homeowners	<u></u>	<u></u>
13. Commercial Multi-Peril	<u></u>	<u></u>
14. Crop Hail	<u></u>	<u></u>
15. Other	<u></u>	<u></u>
Line of Insurance	<u></u>	<u></u>

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

With this filing, Encompass Property and Casualty Company is proposing a 5.3 % overall rate revision to its  
Private Passenger Automobile line of business. The Auto Base Rates and Special Value Rating Factors  
have been revised. In addition, Comprehensive and Collision Model Year Factors have been added through  
2015.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's rate level which will result from application of new rates.

Encompass Property and Casualty Company

Name of Company

Claire Hunter - State Filer

Official - Title

**Section 754.EXHIBIT A Summary Sheet (Form RF-3)**

FORM (RF-3)

**SUMMARY SHEET**

Change in Company's premium or rate level produced by rate revision  
effective September 29, 2014.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger	39,696,292	+4.4%
	Commercial		
2.	Automobile Physical Damag Private Passenger	33,934,687	+0.6%
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify: No

Brief description of filing. (If filing follows rates of an advisory

Organization, specify

organization): Territory revisions, deductible changes, base rate revisions,

Risk Score revisions, class factor changes, and BI/PD symbol changes.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

THE FARMERS AUTOMOBILE INSURANCE ASSOCIATION - VIP Program

Name of Company

Edward A. Mulvey, Vice President of Underwriting

Official - Title

**Section 754.EXHIBIT A Summary Sheet (Form RF-3)****FORM (RF-3)****SUMMARY SHEET**

Change in Company's premium or rate level produced by rate revision  
effective 11/01/2014.

	(1)	(2)	(3)
	Coverage	Annual Premium Volume (Illinois) *	Percent Change (+or-) **
1.	Automobile Liability Private Passenger	1,187,813	+1.4%
	Commercial		
2.	Automobile Physical Damag Private Passenger	817,179	+2.9%
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify: No, this is not limited to certain territories or classes.

Brief description of filing. (If filing follows rates of an advisory

Organization, specify  
organization):

Revised base rates and model year factors

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

GuideOne Mutual Insurance Company

Name of Company

Jason Hermanson - Assistant Actuary

Official - Title

## Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision  
effective 10/16/14.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private		
	Passenger	278627	-2.5%
	Commercial		
2.	Automobile Physical Damag		
	Private Passenger	280552	-18.7%
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify: It applies to all territories and classes.

Brief description of filing. (If filing follows rates of an advisory

Organization, specify

organization):

Revising base rates, rating factors, closing and re-opening charter,

eliminating liability limits, introducing property damage limit, changing surcharge threshold, revising accident  
forgiveness criteria, revising rules and UW guides, moving existing HMIC business to TIC.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

Horace Mann Insurance Company

Name of Company

Gary Schnaare - Senior Product Analyst

Official - Title

## Section 754.EXHIBIT A Summary Sheet (Form RF-3)

## FORM (RF-3)

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision  
effective 10/16/14.

	(1)	(2)	(3)
	Coverage	Annual Premium Volume (Illinois) *	Percent Change (+or-) **
1.	Automobile Liability Private Passenger	3094155	6.1%
	Commercial		
2.	Automobile Physical Damag Private Passenger	2685974	6.1%
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify: It applies to all territories and classes.

Brief description of filing. (If filing follows rates of an advisory

Organization, specify

organization):

Revising base rates, rating factors, closing and re-opening charter,

eliminating liability limits, introducing property damage limit, changing surcharge threshold, revising accident  
forgiveness criteria, and revising rules and UW guides.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

Horace Mann Property & Casualty Insurance Company

Name of Company

Gary Schnaare - Senior Product Analyst

Official - Title

**Section 754.EXHIBIT A Summary Sheet (Form RF-3)****FORM (RF-3)****SUMMARY SHEET**

Change in Company's premium or rate level produced by rate revision  
effective 11/1/2014 for New Business and Renewals .

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger	12,073,702.74	7.90%
	Commercial		
2	Automobile Physical Damag Private Passenger	9,912,726.62	11.34%
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify: Applies to all territories.

Brief description of filing. (If filing follows rates of an advisory  
Organization, specify  
organization):

Revised BI, PD, COMP, COLL, & MED Base Rates, revised  
some territory factors for BI, MED, UM, & UIM, and added 250/500 limits for BI, UM, & UIM.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

Madison Mutual Insurance Company

Name of Company

Michelle Goestenors - Market Research Analyst

Official – Title

**Section 754.EXHIBIT A Summary Sheet (Form RF-3)**

FORM (RF-3)

**SUMMARY SHEET**

Change in Company's premium or rate level produced by rate revision  
effective 09/22/2014.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private		
	Passenger	\$15,838,221	7.5%
	Commercial		
2.	Automobile Physical Damag		
	Private Passenger	\$11,065,598	1.7%
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify: No

Brief description of filing. (If filing follows rates of an advisory

Organization, specify

organization):

Base Rates, VRG, Met Symbols, NB Tier Conditions,

Auto Policy Plus, Zip Code Listing, Manual Changes

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

Metropolitan Group Property & Casualty Ins Comp

Name of Company

Richard Lonardo, Vice - President

Official - Title

**Section 754.EXHIBIT A Summary Sheet (Form RF-3)****FORM (RF-3)****SUMMARY SHEET**

Change in Company's premium or rate level produced by rate revision  
effective 08/14/2014.

	(1)	(2)	(3)
	Coverage	Annual Premium Volume (Illinois) *	Percent Change (+or-) **
1.	Automobile Liability Private		
	Passenger	2,701,176	6.2%
	Commercial		
2.	Automobile Physical Damag		
	Private Passenger	1,558,946	3.3%
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify: This filing applies to all territories and classes.

Brief description of filing. (If filing follows rates of an advisory  
Organization, specify  
organization): Base rate changes only.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

Omni Indemnity Company

Name of Company

Betty L. Werber, CPCU -- Product Manager

Official -- Title



## Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision  
effective September 29, 2014.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger	2,333,910	+6.9%
	Commercial		
2.	Automobile Physical Damag Private Passenger	1,478,021	+2.0%
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify: No

Brief description of filing. (If filing follows rates of an advisory

Organization, specify

organization):

Territory revisions, deductible changes, base rate revisions,

Risk Score revisions, class factor changes, and BI/PD symbol changes.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

PEKIN INSURANCE COMPANY

Name of Company

Edward A. Mulvey, Vice President of Underwriting

Official - Title

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision,  
Renewal Business Effective 08/08/2014.

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1 Automobile Liability		
• Private Passenger	11,915,981	1.05%
• Commercial		
2 Automobile Physical Damage		
• Private Passenger	7,873,831	-2.88%
• Commercial		
3 Liability Other Than Auto		
4 Burglary and Theft		
5 Glass		
6 Fidelity		
7 Surety		
8 Boiler and Machinery		
9 Fire		
10 Extended Coverage		
11 Inland Marine		
12 Homeowners		
13 Commercial Multi-Peril		
14 Crop Hail		
15 Other _____ (Line of Ins.)		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

Filing applies to all territories and all driver classes.

Brief description of filing. (If filing follows rate of an advisory organization, specify organization(s).)

Revised rates and rules for Private Passenger automobile liability and physical damage.

Including updating anchored vehicle age, adjusting base rates, driver class factors,

tier factors, miscellaneous other factors, and various discounts.

\* Current annual premium for Progressive Direct business in the State of Illinois adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new rates. Compared to previous rate revision.

Progressive Direct Insurance Company

Name of Company

Mark Arnell - Illinois Product Manager

Official - Title

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision, New Business Effective Date 07/11/2014,  
Renewal Business Effective Date 08/08/2014.

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1 Automobile Liability		
♦ Private Passenger	83,487,901	1.76%
♦ Commercial		
2 Automobile Physical Damage		
♦ Private Passenger	51,505,824	-3.42%
♦ Commercial		
3 Liability Other Than Auto		
4 Burglary and Theft		
5 Glass		
6 Fidelity		
7 Surety		
8 Boiler and Machinery		
9 Fire		
10 Extended Coverage		
11 Inland Marine		
12 Homeowners		
13 Commercial Multi-Peril		
14 Crop Hail		
15 Other_____ (Line of Ins.)		

**Does filing only apply to certain territory (territories) or certain classes? If so, specify:**

Filing applies to all territories and all driver classes.

**Brief description of filing. (If filing follows rate of an advisory organization, specify organization(s).)**

Revised rates and rules for Private Passenger automobile liability and physical damage.

Including updating anchored vehicle age, adjusting base rates, driver class factors,

tier factors, miscellaneous other factors, and various discounts.

\* Current annual premium for Progressive Northern business in the State of Illinois adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new rates. Compared to previous rate revision.

Progressive Northern Insurance Company

Name of Company

Mark Arnell - Illinois Product Manager

Official - Title

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision, New Business Effective Date 07/11/2014,  
Renewal Business Effective 08/08/2014.

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1 Automobile Liability		
♦ Private Passenger	65,225.894	0.45%
♦ Commercial		
2 Automobile Physical Damage		
♦ Private Passenger	37,824.705	-2.49%
♦ Commercial		
3 Liability Other Than Auto		
4 Burglary and Theft		
5 Glass		
6 Fidelity		
7 Surety		
8 Boiler and Machinery		
9 Fire		
10 Extended Coverage		
11 Inland Marine		
12 Homeowners		
13 Commercial Multi-Peril		
14 Crop Hail		
15 Other _____ (Line of Ins.)		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

Filing applies to all territories and all driver classes.

Brief description of filing. (If filing follows rate of an advisory organization, specify organization(s).)

Revised rates and rules for Private Passenger automobile liability and physical damage.

Including updating anchored vehicle age, adjusting base rates, driver class factors,

tier factors, miscellaneous other factors, and various discounts.

\* Current annual premium for Progressive Universal business in the State of Illinois adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new rates. Compared to previous rate revision.

Progressive Universal Insurance Company

Name of Company

Mark Arnell - Illinois Product Manager

Official - Title

## Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision  
effective 8/22/2014 for Renewal Business.

(1)	(2)	(3)
Coverage	Annual Premium Volume (Illinois)*	Percent Change (+ or -) **
1. Automobile Liability		
Private Passenger	\$9,795,341	1.1%
Commercial		
2. Automobile Physical Damage		
Private Passenger	\$3,730,236	2.5%
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other _____		

Does filing only apply to certain territory (territories) or certain classes?

If so, specify:

No, this filing applies to all territories and all classes.

Brief description of filing.

(If filing follows rates of an advisory organization, specify organization):

Changing driver's points factor and removing claims free renewal discount.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new rates.

Safe Auto Insurance Company

Name of Company

Timothy Collins, Product Manager

Official - Title

## Section 754.EXHIBIT A Summary Sheet (Form RF-3)

## FORM (RF-3)

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision  
effective 10/16/14.

	(1)	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
	Coverage		
1.	Automobile Liability Private		
	Passenger	1654483	5.8%
	Commercial		
2.	Automobile Physical Damag		
	Private Passenger	1469466	5.5%
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify: It applies to all territories and classes.

Brief description of filing. (If filing follows rates of an advisory

Organization, specify

organization):

Revising base rates, rating factors,

eliminating liability limits, introducing property damage limit, changing surcharge threshold, revising accident  
forgiveness criteria, and revising rules and UW guides.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

Teachers Insurance Company

Name of Company

Gary Schnaare - Senior Product Analyst

Official - Title

**Section 754.EXHIBIT A Summary Sheet (Form RF-3)**

FORM (RF-3)

**SUMMARY SHEET**

Change in Company's premium or rate level produced by rate revision  
effective 08/01/2014.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger	36,399,564	1.4%
	Commercial		
2.	Automobile Physical Damag Private Passenger	26,463,737	0%
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	<u>Life of Insurance</u>		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify: Liability changes apply to territories 15, 19, 23 33

Brief description of filing. (If filing follows rates of an advisory  
Organization, specify  
organization): Loss free discounts amended Specific territory

liability rates amended. Vehicle surcharge schedule amended

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

Unique Insurance Co

Name of Company

Paul Pitalis, Cons.

Official -- Title

**Section 754.EXHIBIT A Summary Sheet (Form RF-3)**

FORM (RF-3)

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision  
effective 11/02/2014.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger	423,688	6.7%
	Commercial		
2.	Automobile Physical Damag Private Passenger	225,511	2.8%
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify: No

Brief description of filing. (If filing follows rates of an advisory  
Organization, specify  
organization): Base rate only. There are no other changes to the Rate  
Manual.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

Unitrin Direct Property & Casualty

Name of Company

Linsey Mansfield - Director of Product Management

Official - Title



**SUMMARY SHEET**

Form (RF-3)

Change in Company's premium or rate level produced by rate revision effective: **11/15/2014**

(1)	(2)	(3)
<u>Coverage</u>	<u>Annual Premium Volume (Illinois) *</u>	<u>Percent Change (+ or -) **</u>
1. Automobile Liability Private Passenger Commercial	<b>\$4,774,340</b>	<b>+0.6%</b>
2. Automobile Physical Damage Private Passenger Commercial	<b>\$4,151,174</b>	<b>+5.8%</b>
3. Liability Other Than Auto		
4. Burglary & Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler & Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine _____		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Worker's Compensation		
16. Other:		

Line of Insurance

Does filing only apply to certain territory (territories) or certain classes? This applies to all territories

If so, specify:

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

**Wadena Insurance Company is filing a Personal Auto rate change, resulting in an overall rate increase of 3.1%. This includes factor changes to Driver Class, Driver Matrix, Base Rates, Vehicle Use, Model Year, Market Matrix, Discount Matrix, Billing Matrix, Insurance Score Matrix, Household Composite, At Fault Claim Free, Age of Vehicle, and Vehicle Make/Size Rating.**

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new rates.

Wadena Insurance Company  
Name of Company

Jon Clement, CPCU, Compliance Analyst